

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PATRICK SUSCHAK
CHRISTINA SUSCHAK
Debtor(s)

Case No. 19-20402CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2019.
- 2) The plan was confirmed on 04/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/29/2019, 02/26/2021, 01/10/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/12/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$76,210.00.
- 10) Amount of unsecured claims discharged without full payment: \$37,681.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$74,422.85
Less amount refunded to debtor \$496.32

NET RECEIPTS: \$73,926.53

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,900.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,614.41
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,514.41

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Priority	32,251.58	30,801.30	6,682.13	6,682.13	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,831.00	3,292.42	3,292.42	488.57	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	11,196.56	11,196.56	11,196.56	1,661.46	0.00
CAPITAL ONE NA**	Unsecured	1,012.00	1,449.53	1,449.53	215.10	0.00
CAPITAL ONE**	Unsecured	250.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	1,734.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	531.00	701.55	701.55	104.10	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	313.00	589.53	589.53	87.48	0.00
DISCOVER BANK(*)	Unsecured	5,112.17	NA	NA	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	5,112.00	5,112.17	5,112.17	758.60	0.00
ECMC(*)	Unsecured	8,864.00	9,232.88	9,232.88	1,370.07	0.00
EXCELA HEALTH	Unsecured	274.25	NA	NA	0.00	0.00
EXCELA HEALTH MEDICAL GROUP+	Unsecured	269.25	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	165,887.97	164,097.03	28,149.25	28,149.25	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	56.04	0.00	0.00	0.00
JENNIFER MILLER	Unsecured	1,138.65	1,163.00	1,163.00	0.00	0.00
LATROBE HOSPITAL	Unsecured	115.62	NA	NA	0.00	0.00
LATROBE HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
LATROBE HOSPITAL	Unsecured	112.50	NA	NA	0.00	0.00
LESCO FEDERAL CREDIT UNION	Secured	22,390.00	20,650.00	0.00	22,010.62	0.00
LESCO FEDERAL CREDIT UNION	Unsecured	0.00	987.28	987.28	146.50	0.00
LVNV FUNDING LLC	Unsecured	401.00	746.45	746.45	110.76	0.00
LVNV FUNDING LLC	Unsecured	1,917.00	1,917.33	1,917.33	284.51	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	354.85	354.85	52.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	125.00	338.91	338.91	50.29	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	96.00	334.81	334.81	49.69	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,903.00	2,429.82	2,429.82	360.57	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,126.00	2,666.49	2,666.49	395.68	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	71.00	299.68	299.68	44.47	0.00
SANTANDER CONSUMER USA D/B/A	Unsecured	674.29	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	214.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK**	Unsecured	1,314.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	102.16	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION/MC	Unsecured	27,760.00	28,445.66	28,445.66	4,221.06	0.00
WELLS FARGO BANK NA	Unsecured	9,364.00	0.00	168.55	168.55	0.00
WESTMORELAND HOSPITAL	Unsecured	2,943.05	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$28,149.25	\$28,149.25	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$22,010.62	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$28,149.25	\$50,159.87	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,682.13	\$6,682.13	\$0.00
TOTAL PRIORITY:	\$6,682.13	\$6,682.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,427.47	\$10,570.12	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$6,514.41</u>	
Disbursements to Creditors	<u>\$67,412.12</u>	
TOTAL DISBURSEMENTS :		<u>\$73,926.53</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.